

Information to identify the case:

Debtor 1	Brandon D Nagle	Social Security number or ITIN	xxx-xx-8903
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Victoria E Nagle	Social Security number or ITIN	xxx-xx-8716
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court
WESTERN DISTRICT OF PENNSYLVANIA

Case number: **17-70424-JAD**

Date case filed for chapter **7** **5/31/17**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brandon D Nagle	Victoria E Nagle
2. All other names used in the last 8 years		
3. Address	170 Laurel Drive Hastings, PA 16646	170 Laurel Drive Hastings, PA 16646
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 400 Pittsburgh, PA 15235	Contact phone 412-825-5170
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 7/10/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.</p>		
7. Meeting of creditors	August 23, 2017 at 09:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting</p>	<p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>2nd Floor Conference Room, 110 Franklin Street, Johnstown, PA 15905</p>
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>		<p>Filing deadline: 10/23/17</p>
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Brandon D Nagle
Victoria E Nagle
Debtor(s)

Bankruptcy Case No.: 17-70424-JAD
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: July 10, 2017

Jeffery A. Deller
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Brandon D Nagle
 Victoria E Nagle
 Debtors

Case No. 17-70424-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
 Form ID: 309A

Page 1 of 2
 Total Noticed: 42

Date Rcvd: Jul 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2017.

db/jdb aty +Brandon D Nagle, Victoria E Nagle, 170 Laurel Drive, Hastings, PA 16646-5509
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14636260 #+Alpha Recovery Corp, 5660 Greenwood Plaza Blvd Suite 101, Englewood, CO 80111-2417
 14656037 +Community Bank Na, 45-49 Court Street, Canton, NY 13617-1179
 14656040 +Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
 14636264 +Global Collections, PO Box 129, Linden, MI 48451-0129
 14636265 +Hastings Borough Tax Collector, 1209 Spangler Street Po Box 499, Hastings, PA 16646-0499
 14656043 +Hatings Municipal Authority, PO Box 559, Hastings, PA 16646-0559
 14656045 +Hugill Sanitation, 779 Front Street, Mahaffey, PA 15757-8909
 14656048 Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29603
 14636266 +Mariner Finance, PO Box 35394, Dundalk, MD 21222-7394
 14656049 +Marinr Finc, 8211 Town Center Dr, Nottingham, MD 21236-5904
 14636267 +Penelec, PO Box 3687, Akron, OH 44309-3687
 14636268 +Roundpoint, PO Box 19409, Charlotte, NC 28219-9409
 14656052 +Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918
 14636271 +SYNCB/Ashkey Furniture, Po Box 960061, Orlando, FL 32896-0061
 14636269 +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400
 14636270 +Steven D Jackson MDJ, 5929 California Ave, Altoona, PA 16601-9129
 14636273 +US Dept Ed, Po Box 105028, Atlanta, GA 30348-5028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: help@urfreshstrt.com Jul 11 2017 01:35:43 Lawrence W. Willis,
 Willis & Associates, 201 Penn Center Blvd, Suite 400, Pittsburgh, PA 15235
 tr +EDI: BEEBONONI.COM Jul 11 2017 01:28:00 Eric E. Bononi, 20 North Pennsylvania Avenue,
 Greensburg, PA 15601-2337
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2017 01:36:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jul 11 2017 01:36:17
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14656030 +E-mail/Text: bankruptcynotice@lfbusa.com Jul 11 2017 01:36:02 1st Financial Bk Usa,
 363 W Anchor Dr, North Sioux City, SD 57049-5154
 14636259 +EDI: URSI.COM Jul 11 2017 01:28:00 Alltran Financial, PO Box 722910,
 Houston, TX 77272-2910
 14656033 +E-mail/Text: assignedrisk@ameriserv.com Jul 11 2017 01:36:35 Ameriserv Financial,
 216 Franklin St, Johnstown, PA 15901-1911
 14656035 EDI: CAPITALONE.COM Jul 11 2017 01:28:00 Capital One, 15000 Capital One Dr,
 Richmond, VA 23238
 14636261 EDI: CAPITALONE.COM Jul 11 2017 01:28:00 Capital One, 1500 Capital One Drive,
 Richmond, VA 23238
 14656036 +E-mail/Text: bankruptcy@cavps.com Jul 11 2017 01:36:30 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 14636262 +EDI: RCSFNBMARIN.COM Jul 11 2017 01:28:00 Credit One Bank, PO Box 98873,
 Las Vegas, NV 89193-8873
 14656038 +EDI: RCSFNBMARIN.COM Jul 11 2017 01:28:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 14636263 +EDI: DISCOVER.COM Jul 11 2017 01:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14656039 +EDI: DISCOVER.COM Jul 11 2017 01:28:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14656044 +E-mail/Text: bankruptcy@hcccredit.com Jul 11 2017 01:36:55 Hccredit/feb,
 203 E Emma Ave Ste A, Springdale, AR 72764-4625
 14656046 +E-mail/Text: ebnsterling@weltman.com Jul 11 2017 01:35:57 J.b. Robinson Jewelers,
 375 Ghent Rd, Fairlawn, OH 44333-4601
 14656047 +EDI: RESURGENT.COM Jul 11 2017 01:28:00 LVNV Funding, PO BOX 10497 MS 576,
 Greenville, SC 29603-0497
 14656055 +EDI: RMSC.COM Jul 11 2017 01:28:00 SYNCB, C/O P O BOX 965015, Orlando, FL 32896-0001
 14656057 +EDI: RMSC.COM Jul 11 2017 01:28:00 Syncb/ashley Homestore, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 14656058 +EDI: RMSC.COM Jul 11 2017 01:28:00 Syncb/mattress Warehou, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14656059 +EDI: RMSC.COM Jul 11 2017 01:28:00 Syncb/wolf Furniture, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14636272 +EDI: RMSC.COM Jul 11 2017 01:28:00 Synchrony Bank, PO Box 965033,
 Orlando, FL 32896-5033
 14656063 +EDI: WFFC.COM Jul 11 2017 01:28:00 Wfds, P.o. Box 1697, Winterville, NC 28590-1697

TOTAL: 23

District/off: 0315-7

User: culy
Form ID: 309A

Page 2 of 2
Total Noticed: 42

Date Rcvd: Jul 10, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
14656031* RoundPoint Mortgage Servicing Corporation
14656032* +Alltran Financial, PO Box 722910, Houston, TX 77272-2910
14656034* +Alpha Recovery Corp, 5660 Greenwood Plaza Blvd Suite 101, Englewood, CO 80111-2417
14656041* Capital One, 1500 Capital One Drive, Richmond, VA 23238
14656042* +Global Collections, PO Box 129, Linden, MI 48451-0129
14656042* +Hastings Borough Tax Collector, 1209 Spangler Street Po Box 499, Hastings, PA 16646-0499
14656050* +Penelec, PO Box 3687, Akron, OH 44309-3687
14656051* +Roundpoint, PO Box 19409, Charlotte, NC 28219-9409
14656056* +SYNCB/Ashkey Furniture, Po Box 960061, Orlando, FL 32896-0061
14656053* +Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3400
14656054* +Steven D Jackson MDJ, 5929 California Ave, Altoona, PA 16601-9129
14656060* +Synchrony Bank, PO Box 965033, Orlando, FL 32896-5033
14656062* +US Dept Ed, PO Box 105028, Atlanta, GA 30348-5028
14656061 ##+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

TOTALS: 1, * 12, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2017 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor RoundPoint Mortgage Servicing Corporation
bkgroup@kmlawgroup.com
Lawrence W. Willis on behalf of Joint Debtor Victoria E Nagle help@urfreshstrt.com,
urfreshstrt@gmail.com
Lawrence W. Willis on behalf of Debtor Brandon D Nagle help@urfreshstrt.com,
urfreshstrt@gmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 5